

REMARKS/ARGUMENTS

This Amendment is in response to the Office Action of January 19, 2007, in which the Examiner (1) rejected claims 1, 6 and 12-13 under 35 U.S.C.102(b) as being anticipated by U.S. Patent No. 5,933,816 ("**Zeanah**"), (2) rejected claims 2-5, 7-11 and 14-22 under 35 U.S.C. 103(a) as being unpatentable over **Zeanah**, in view of U.S. Patent No. 6,029,153 ("**Bauchner**") and (3) rejected claim 23 as being unpatentable over **Zeanah** and **Bauchner** as applied to claim 21, and further in view of U.S. Patent No. 6,847,937 ("**Savage**"),

By the present Amendment, Applicants have amended claims 1, 3, 12, 15, and 17 have cancelled claims 2, 5, 14 and 16 (incorporating the subject matter thereof in independent claims 1 and 12), and have added new claims 24, 25 and 26.

Amended independent claims 1 and 12, and new independent claims 24, 25 and 26, are believed distinguishable from the cited references.

For example, independent claim 1 now recites a method for reporting on a customer at the branch of an commercial establishment, the method including (among other things):

"transferring customer service information from the central system to the branch system;

generating customer-specific information at the self-service terminal when a customer initiates a transaction at the self-service terminal...

transmitting a report on the customer from the branch system in response to the generation of customer-specific information at the self-service terminal...

wherein the report is provided to an employee of the establishment at the branch, for use in providing personal attention to the customer in connection with the customer service information; and

wherein the customer service information is updated at the branch system and provided to the central system after the employee provides personal attention to the customer, the updated customer service information reflecting the reaction of the

customer to the customer service information and the status of any current transaction by the customer at the self-service terminal."

Zeanah, the principal reference relied upon by the Examiner, discloses a single delivery system 12 for a bank that permits various financial services (in the form of mini-apps) to be provided to customers at a wide range of remote devices (ATMs, PDAs, teller terminals, etc.). The delivery system provides a common application base for the mini-apps so that a different delivery system is not required for each type of remote device (see col. 1, lines 40-60; col. 12, lines 41-63; and col. 29, lines 20-31).

In relation to the features recited formerly in claims 2 and 5, and now included in claim 1, the Examiner states that **Zeanah** discloses updating customer service information to reflect the customer reaction to customer service information (see page 7, first paragraph of the Examiner's Remarks). Applicants have carefully read **Zeanah** and find no such disclosure. Accordingly, **Zeanah** fails to teach or suggest the combination of features recited in claim 1 that not only include the transmission of a report identifying the customer and customer-service information, but also using the report to provide personal attention to a customer and updating the customer service information reflecting the reaction of the customer to the customer service information.

As explained in the specification, the feature of updating customer service information, reflecting the reaction of the customer to the customer service information, improves the effectiveness and accuracy of business promotion activity by a bank during subsequent customer visits (Specification, paragraphs 54, 148 and 176).

The other cited references (**Bauchner** and **Savage**) likewise do not teach or suggested the above referenced features of amended claim 1.

Independent claim 12, recite features similar to claim 1 and is believed allowable for the same reasons. New independent claims 24, 25 and 26 (as well as the dependent claims 3, 4, 6-11, 13, 15, and 17-23) all recite subject matter similar to claim 1 as well as additional limitations and are believed allowable for at least the same reasons. As an example, new independent claim 24 recites subject matter similar to claim 1, but with the additional features of (1) the self-service terminal being an ATM and (2) an ATM screen for informing the customer

that a bank representative will be approaching the customer. Such features combined with the other recited claim elements are clearly not taught or suggested by any of the cited references.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

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